

**Table I.D.1.a(2005) Average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	10,475	9,973	10,208	10,134	10,275	10,707	9,991	10,591
Industry group **								
Agric., fish., forest.	9,415	8,772	10,263	9,541	11,208 *	7,636	9,506	8,993
Mining and manufacturing	9,733	9,197	9,577	10,345	8,836	10,173	9,944	9,709
Construction	9,867	10,175	9,833	10,171	9,675	8,449	9,541	10,389
Utilities and transp.	10,798	11,562	10,605	9,312	12,204	10,812	10,842	10,793
Wholesale trade	10,436	10,996	10,396	9,700	10,933	10,439	10,183	10,557
Fin. svcs. and real estate	10,487	10,679	10,657	10,050	10,449	10,507	10,378	10,500
Retail trade	9,678	9,832	9,524	10,008	9,738	9,504	9,854	9,597
Professional services	11,224	10,763	10,317	11,164	11,161	11,319	10,829	11,273
Other services	9,987	8,489	10,941	9,287	10,658	10,206	9,369	10,287
Ownership								
For profit, incorporated	10,263	10,247	9,997	10,263	9,890	10,423	10,111	10,301
For profit, unincorporated	10,160	9,463	10,631	9,704	9,385	10,696	9,766	10,341
Nonprofit	11,371	9,080	11,389	9,741	11,594	11,623	9,567	11,612
Age of firm								
Less than 5 years	9,212	9,877	10,513	7,542	10,222	8,444	8,851	9,741
5-9 years	10,092	9,970	9,707	10,707	9,487	11,745	10,041	10,175
10-19 years	10,085	9,609	9,762	10,001	10,467	10,340	9,741	10,331
20 or more years	10,374	10,223	10,517	10,395	10,261	10,419	10,271	10,396
Unknown	11,109	.	.	8,701	11,187	11,117	7,998	11,116
Multi/single status								
2 or more locations	10,580	11,417	10,558	9,651	10,290	10,691	10,008	10,596
1 location only	10,250	9,948	10,191	10,304	10,257	11,237	9,990	10,567
Percent full-time employees								
Less than 25%	9,628	7,356	10,186	9,488	10,635	11,373	8,351	10,818
25-49 %	10,086	8,527	11,733	9,144	11,229	10,099	10,109	10,073
50-74 %	10,853	11,004	11,003	9,472	10,787	11,055	10,487	10,928
75% or more	10,451	10,067	10,014	10,233	10,193	10,678	9,973	10,561
Union presence								
No union employees	10,399	9,913	10,252	10,203	10,201	10,731	9,997	10,548
Has union employees	10,683	11,370	9,487	9,940	10,345	10,821	10,017	10,726
Unknown	10,367	9,520	11,689	6,224	11,932	10,301	9,551	10,397
Percent low wage employees								
50% or more low wage	9,673	8,684	11,087	9,079	9,027	9,954	9,468	9,723
Less than 50% low wage	10,560	10,111	10,121	10,242	10,398	10,790	10,048	10,682

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.1.a(2005) Standard error for average total family premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2005**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.60	325.77	226.69	262.32	176.39	64.24	110.25	69.76
Industry group **								
Agric., fish., forest.	1,238.81	2,109.17	2,682.65	2,514.87	3,544.28 *	2,131.69	1,654.57	1,984.81
Mining and manufacturing	154.17	975.42	509.24	617.75	332.41	285.90	494.04	148.44
Construction	329.18	524.97	700.80	1,061.74	623.57	2,163.08	272.27	698.41
Utilities and transp.	413.65	1,580.55	2,089.65	1,477.71	1,500.59	423.33	807.61	374.04
Wholesale trade	295.68	1,080.53	614.63	486.47	741.20	309.66	356.51	419.26
Fin. svcs. and real estate	210.08	636.58	1,293.60	825.53	419.66	261.33	493.53	210.13
Retail trade	198.25	740.85	418.57	443.68	559.07	103.39	356.26	170.19
Professional services	200.83	541.44	390.86	677.11	248.44	247.97	510.12	205.54
Other services	225.83	484.39	448.33	505.59	460.12	356.30	501.68	169.54
Ownership								
For profit, incorporated	61.05	297.82	284.64	295.76	222.47	59.85	128.04	65.20
For profit, unincorporated	178.97	444.57	517.27	386.45	356.71	452.29	298.52	381.82
Nonprofit	167.08	652.89	560.79	596.27	247.60	260.84	574.85	171.46
Age of firm								
Less than 5 years	517.39	585.10	1,304.86	1,293.95	1,766.02	1,385.17	732.59	580.19
5-9 years	245.67	617.74	678.53	550.31	399.18	2,016.91	317.20	531.26
10-19 years	235.57	497.15	490.44	324.04	432.58	473.76	318.79	286.52
20 or more years	41.12	328.15	226.13	329.93	139.12	93.58	141.81	59.52
Unknown	174.08	.	.	1,675.87	1,348.90	180.97	2,293.73	175.69
Multi/single status								
2 or more locations	47.91	2,514.34	673.79	188.16	120.90	62.04	233.01	47.61
1 location only	126.69	343.92	238.11	331.49	426.02	483.25	122.48	302.32
Percent full-time employees								
Less than 25%	687.48	1,567.11	2,197.51	1,168.52	1,364.63	1,776.32	1,260.16	626.26
25-49 %	442.03	592.98	1,583.80	703.72	1,454.38	565.98	396.64	514.91
50-74 %	221.12	463.52	582.49	688.95	554.53	190.04	356.39	223.86
75% or more	70.41	329.57	306.68	323.60	192.54	61.51	160.20	76.17
Union presence								
No union employees	65.22	348.99	209.63	321.23	198.72	123.77	136.69	98.51
Has union employees	134.45	1,426.11	1,131.88	851.24	293.06	167.50	702.91	147.25
Unknown	250.41	2,338.18	3,295.84	1,636.02	1,587.38	226.73	1,704.66	261.59
Percent low wage employees								
50% or more low wage	273.66	773.26	808.25	440.85	358.99	320.75	606.26	267.04
Less than 50% low wage	81.24	326.14	229.96	323.65	190.85	85.01	133.52	91.75

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2005 Medical Expenditure Panel Survey-Insurance Component.

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